

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**LISTING OF CLAIMS:**

Claim 1 (previously presented) A card settlement system using a debit card comprising:  
means for using a debit card having a money withdrawal function to issue a prepaid card;  
means for transmitting settlement data corresponding to a price or charge to be paid by  
using said prepaid card from a store's bank with which a prepaid card usable store has an account  
to a settlement bank in which said prepaid card is issued; and  
means for remitting from said settlement bank to a store's account in said store's bank on  
the basis of said settlement data.

Claim 2 (previously presented) The card settlement system according to Claim 1,  
wherein said prepaid card does not store an amount of money having a cash function but stores  
credit grant information indicative of a usable amount.

Claim 3 (canceled).

Claim 4 (currently amended) A card settlement system using a debit card including an

ATM of a settlement bank, said ATM comprising:

means for using a debit card having a money withdrawal function to issue a prepaid card;

means for inserting a prepaid card having a balance ~~and a cash card~~ into said ATM;

means for inputting an identification number; and

means for permitting withdrawal of money when said identification number is proper and  
for processing said prepaid card to an invalid state.